



10-28-04

3624

AMENDMENT TRANSMITTAL LETTER			Docket No. 47524/P120US/10023619
Application No. 09/874,911-Conf. #3595	Filing Date June 5, 2001	Examiner C. O. Sherr	Art Unit 3621

Applicant(s): David J. Sagar et al.

Invention: SYSTEM AND METHOD FOR DETECTING FRAUD IN PREPAID ACCOUNTS

TO THE COMMISSIONER FOR PATENTS

Transmitted herewith is an amendment in the above-identified application.

The fee has been calculated and is transmitted as shown below.

CLAIMS AS AMENDED					
	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate	
Total Claims	70	- 70 =		x	
Independent Claims	3	- 3 =		x	
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					
Other fee (please specify):					
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT:					0.00

☒ Large Entity☐ Small Entity☒ No additional fee is required for this amendment.☐ Please charge Deposit Account No. _____ in the amount of \$ _____.
A duplicate copy of this sheet is enclosed.☐ A check in the amount of \$ _____ to cover the filing fee is enclosed.☐ Payment by credit card. Form PTO-2038 is attached.☒ The Director is hereby authorized to charge and credit Deposit Account No. 06-2380
as described below.☒ Credit any overpayment.☒ Charge any additional filing or application processing fees required under 37 CFR 1.16 and 1.17.

R. Ross Viguet
R. Ross Viguet
Attorney Reg. No.: 42,203

Dated: October 27, 2004

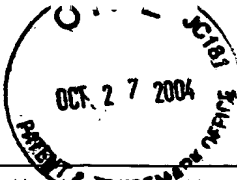
FULBRIGHT & JAWORSKI L.L.P.
2200 Ross Avenue, Suite 2800
Dallas, Texas 75201-2784
(214) 855-8185

Amendment Transmittal

I hereby certify that this correspondence is being deposited with the U.S. Postal Service as Express Mail, Airbill No. EV482737657US, in an envelope addressed to: MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date shown below.

Dated: October 27, 2004

Signature: Susan Bloomfield (Susan Bloomfield)



I hereby certify that this correspondence is being deposited with the U.S. Postal Service as Express Mail, Airbill No. EV482737657US, in an envelope addressed to: MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date shown below.

Dated: October 27, 2004

Signature: Susan Bloomfield
(Susan Bloomfield)

Docket No.: 47524/P120US/10023619
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
David J. Sagar et al.

Application No.: 09/874,911

Art Unit: 3621

Filed: June 5, 2001

Examiner: C. O. Sherr

For: SYSTEM AND METHOD FOR DETECTING
FRAUD IN PREPAID ACCOUNTS

RESPONSE TO NON-FINAL OFFICE ACTION

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated July 28, 2004 (Paper No. 28) (hereinafter "Current Action"), the Applicants respectfully ask the Examiner to reconsider and withdraw the rejections in light of the arguments contained herein.

No Amendments are Being Made to the Claims, but a complete listing of the claims is provided for the Examiner beginning on page 2 of this paper.

Remarks/Arguments begin on page 11 of this paper.